

[0022] The invention allows the Purchaser to pre-load into a data base all of the account information necessary to complete a purchase. The database may be located on the mobile communication device, or remote from the mobile device. At the time of purchase, the purchaser, in the example of using the telephone, calls the vendor or merchant, and request to purchase the item (books, reserve a hotel room or car, etc.). The needed account information is requested by the vendor through an intermediary to a mobile communications device of the purchaser. The purchaser uses the mobile communications device to transmit the account information data, using security features on the mobile device. The request for payment is routed to the financial account holder (e.g. a financial institution, credit card company, etc) and the return authorization ultimately is forwarded to the vendor to allow completion of the transaction.

[0023] The invention does the above without the requirement that the customer acquire new equipment.

[0024] Should the Purchaser lose the mobile communications device anyone finding it would be unable to complete a transaction because they would not be able to easily bypass the security features (such as requiring a PIN number) to access the information stored on the device. The use of the PIN or other security feature would allow companies to more closely control expenses that are charged to company accounts by increasing the ability of identifying the specific person who charged the item.

BRIEF DESCRIPTIONS OF THE DRAWINGS

[0025] FIG. 1 is a schematic showing the communications between the interfacing platforms in a voice initiated transaction.

[0026] FIG. 2 is a schematic showing the communications between the interfacing platforms in a data initiated transaction

[0027] FIG. 3 is a schematic showing the general communications between the platforms

[0028] FIG. 4 is a process diagram showing the process of merchant enrollment.

[0029] FIG. 4A is a process diagram showing the process of merchant management of its merchant subscriber account.

[0030] FIG. 5 is a process diagram showing the process of Processor enrollment.

[0031] FIG. 6 is a process diagram showing the process of merchant management of its merchant subscriber account.

[0032] FIG. 7 is a process diagram showing the process of a credit card transaction using the System.

[0033] FIG. 8 is a process diagram showing the process of customer subscriber enrolment in the System.

[0034] FIG. 9 is a process diagram showing the process of subscriber management of its subscriber account.

DETAILED DESCRIPTION OF THE INVENTION

[0035] The invention is a generally a system that provides secure processing of sensitive information (such as credit card numbers) between a subscriber, a merchant or vendor

(the party required payment or funding, and as later described, may be another subscriber), and an issuing bank (such as a bank, credit union, or other institution that issues credit cards, debit cards) in a transaction, such a purchase transaction. Other types of transactions and uses of the system will be later described. The System includes computers configured with software to communicate over data lines between the direct and indirect actors involved in a particular transaction. Direct actors in the transaction include the subscriber (an entity that has established a System account), the merchant or vendor, and the financial institution that has issued a credit card or other financial account to the subscriber (generally referred to as the "issuing bank"). The invention includes a system that acts as an indirect actor, acting as an intermediary between the direct actors to ensure secure data transmissions between the direct actors. Other indirect actors are generally present in the transaction; in particular, a credit card processor is usually employed as a front end intermediary to the issuing bank (See FIG. 3). First, the general communication channels between actors will be described.

[0036] 1. General Communication Channels

[0037] Communication for a particular transaction involves a subscriber mobile platform 1, a merchant platform 2, an issuing bank platform 3 and a system platform 4 (see FIG. 3). The merchant, issuing bank and system platform generally comprise one or more computers, each platform having its own internal structure, including networks, computers, databases, etc. Communications between platforms will be undertaken by computers, generally described as servers that communicate over networks, such as the Internet, or dedicated or dial up data lines. The subscriber mobile platform 1 includes a mobile device 1A that communicates (through intermediaries) to the system platform 4 computer through data communications, and possibly to the merchant platform using voice communications and/or data communications. The general communication paths are shown in FIG. 1 for a voice initiated transaction, and in FIG. 2 for an electronically initiated transaction.

[0038] Shown in FIGS. 1 and 2 are the system server 4A (the "System Server") and the merchant server 2A. The System Server 4A interfaces over data channels to the merchant server 2A. Communication can be over the Internet or other network, dial up data line, or a direct data line. The System Server 4A will also communicate (through intermediaries, such as the mobile service provider) with the subscriber mobile device 1A. The System Server 4A generally does not communicate with the subscriber mobile device 1A through voice communications.

[0039] In the voice initiated transaction shown in FIG. 1, the subscriber 100 will initiate communication via telephone or other voice link with a vendor or merchant representative 200, possibly located in a call center. The subscriber 100 provides pertinent transaction information to the merchant representative 200 (such as items to be purchased). The merchant representative 200 enters the received data into the merchant's electronic ordering or transaction system 210, such as a consumer relationship management (CRM) system. The electronic ordering system 210 may be on a separate computer or the same computer as the merchant server 2A. The merchant's electronic ordering system 210